

**IN THE UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MISSOURI**

RODNEY FOSTER,)	
)	
Plaintiff,)	
)	
vs.)	Case No. 4:18-cv-01014-CDP
)	
EXETER FINANCE LLC, et al.,)	
)	
Defendant.)	

STIPULATED FACTS

1. This is an action for statutory damages brought by an individual consumer for alleged violations of the Fair Credit Reporting Act, 15 U.S.C. §1681 *et. seq.* (“FCRA”) against Chex Systems, Inc. (“Chex”).

2. This Court has jurisdiction of the FCRA claim under 15 U.S.C. §1681(p) and 28 U.S.C. §1331.

3. Venue is appropriate in this Court because Defendant directed its alleged conduct at Plaintiff in St. Louis County, Missouri.

4. Plaintiff is a natural person currently residing in St. Louis County, Missouri.

5. Defendant, Chex is a specialized “consumer reporting agency” as defined in FCRA, 15 U.S.C. §1681(f) and is engaged in the business of assembling, evaluating, and disbursing information concerning consumers for the purpose of credit reports, as defined in 15 U.S.C. §1681(d) to third-parties. Chex is a specialized reporting agency, in that it does not report consumer debt, but instead reports on consumer banking history.

6. Chex is a foreign corporation with its principal place of business in Woodbury, Minnesota.

7. Plaintiff opened a banking account at First Bank on December 2, 2010.

8. First Bank maintains they have a charge-off amount for Plaintiff for \$779.88 for non-sufficient funds and closed his account.

9. First Bank reported this charge-off and non-sufficient funds to Chex as a tradeline with a closure status of PAID IN FULL and closure status date of February 19, 2016. The records show the account was closed on April 14, 2014.

10. Plaintiff discovered First Bank's tradeline and on March 28, 2018 mailed a written dispute letter to Chex.

11. The letter included a photo ID of Plaintiff and a St. Louis Community bank statement.

12. Chex received the dispute on April 6, 2018 and sent a letter to Plaintiff on April 7, 2018 acknowledging his dispute was being investigated.

13. For the reinvestigation Chex faxed over a request for investigation form at 7:39 a.m. to First Bank on April 12, 2018, with blank check mark boxes to verify if the information was accurate or not. In addition, the form contained designated space for First Bank to provide a narrative explanation of any issues they deemed appropriate to address. A copy of the request is attached. Chex was attempting to confirm the accuracy of the banking history of Plaintiff.

14. On April 12, 2018 at 8:53 a.m., First Bank responded to Chex. In its response, it checked two boxes indicating "yes" to the following questions: "Is the reporting reason non-sufficient funds (NSF) accurately submitted to Chex? Is the above information accurate and should remain in Chex?"

15. In response to a subpoena issued by Plaintiff, First Bank provided a document entitled "Data Contribution" which shows that as of April 17, 2018 the following notation was

included regarding Plaintiff's account: "A Non-Sufficient-Funds." A copy of the subpoena response is attached.

16. On April 17, 2018 Chex mailed a letter to Plaintiff indicating that the investigation of information contained in his consumer file with Chex was complete. They informed Plaintiff the disputed information by First Bank was verified as accurate and will be retained in his file.

17. Several companies made inquiries to Chex concerning Plaintiff, and were provided copies of his consumer file, including: Progressive Finance, LLC on May 8, 2017, FedEx Employees Credit Association on March 29, 2017 and June 3, 2017 and St. Louis Community Credit Union on March 31, 2016.

COOK LAW, LLC

By: /s/ Matthew P. Cook

Matthew P. Cook #62815
2885 Sanford Ave SW #42270
Grandville, MI 49418
Phone: 314-200-5536
Email: cookmp21@yahoo.com

Attorney for Plaintiff

SPENCER FANE LLP

By: /s/ Joshua C. Dickinson

Joshua C. Dickinson, #51446MO
13520 California Street, Suite 290
Omaha, NE 68154
(402) 965-8600 (telephone)
(402) 965-8601 (facsimile)
jdickinson@spencerfane.com

Attorneys for Defendant Chex Systems, Inc.

April 12, 2018

To: First Bank
Attn: Overdraft Customer Service Dept
Fax #: 1-314-592-6919

From: Vikas P.
Phone: 877-321-7676
Fax: (602) 659-2910
Reference CID#: 25505527

If you have received this fax in error, please destroy it and contact us at the telephone number listed above.

ChexSystems Request for Investigation

The information listed below has been disputed by the consumer. The Federal Fair Credit Reporting Act requires that consumer disputes are verified for accuracy and completeness within thirty days from the date the dispute was received. ChexSystems received notification of this dispute on April 6, 2018. If ChexSystems does not receive a response to this investigation request by April 28, 2018, we will be required to remove the disputed item from our files. This letter may be the only notification ChexSystems provides to you; therefore your timely response is crucial.

Source Of Information : FIRST BANK
600 JAMES MCDONNELL BLVD
HAZELWOOD, MO 63042
800.864.6504
Reported Name : RODNEY J FOSTER
Reported Address : PO BOX 210237
SAINT LOUIS, MO 63121-8237
Reported SSN/ID : [REDACTED]-3592
Driver's License Number :
State of Issuance :
RTN : [REDACTED]9428 Account: [REDACTED]0962
Date Reported : 04/15/2014
Reported For : NON-SUFFICIENT FUNDS(NSF) ACTIVITY
REPORT IS DISPUTED BY THE CONSUMER(S)
ANY AMOUNTS OWED HAVE BEEN PAID
Original Charge Off Amount : \$779.88
Closure Status : PAID IN FULL
Closure Status Date : 02/19/2016

Reason for Reinvestigation: Consumer states that he never had non-sufficient funds (NSF) on the above account and not aware of any negative entries. Please verify the following:

Is the reporting reason non-sufficient funds (NSF) accurately submitted to ChexSystems? Yes ___ No ___

If no, please provide the correct reason for reporting _____

Is the above information accurate and should remain in ChexSystems? Yes ___ No ___

If this information is deleted as a result of the consumer's dispute, and for any reason needs to be reinserted, please contact the Consumer Relations department directly, as your institution must certify this information before it can be reinserted. This will also enable us to notify the consumer of the reinsertion as required by the Federal Fair Credit Reporting Act.

If the information you reported was submitted for collection, due to the effect re-adding an unpaid collection will have on our compliance with the re-aging debt requirements of the Fair Debt Collections Practices Act (FDCPA), we will be unable to reinsert the debt information onto our database.

After your research is completed, please fax your response back to my attention at (602) 659-2910. Please make sure to include your full name for our documentation. In addition, if you have questions regarding the information contained in this letter, you may call me at 877-321-7676. However, all investigation responses must be received in writing.

***NOTE: If a change is required based on your response or as a result of this investigation, ChexSystems will update the closure record on its files. If your institution reported this account to any other agency or company (either an internal department or an external company), it is your responsibility to make sure that the relevant agencies or companies are notified and provided with the updated information.

Results of Investigation for Reference CID# 25505527 :

Sincerely,

Vikas P.
Consumer Relations Representative
Chex Systems, Inc.

-First Bank-

4/12/2018 8:53:13 AM PAGE 1/003 Fax Server



To: Vikas P

Company:

Fax: 602-659-2910

Phone:

From: Lawanda Butler

Fax:

Phone: (800) 864-6504

E-mail: LaWanda.Butler@fbol.com

NOTES:

Confidentiality Notice: This facsimile transmission and any accompanying document(s) may contain confidential, legally privileged, or propriety information. This information is intended for the sole use of the intended recipient(s) to which is addressed. If you are not the intended recipient you are hereby notified that any dissemination, distribution, copying, or other use of, or taking of any action in reliance on this facsimile is strictly prohibited. If you are not the intended recipient and have received this communication in error, please immediately notify the sender and destroy the original message, attachments, and all copies thereof. Thank you.

Date and time of transmission: 4/12/2018 8:53:04 AM

Number of pages including this cover sheet: 3

-First Bank-

4/12/2018 8:53:13 AM PAGE 2/003 Fax Server



FIRST BANKS, INC.

FAX

To: VIKAS P.

From: LAWANDA B.

Fax: 602-659-2910

Phone: 1-800-864-6504

Date: 04/12/18

Pages: 2

Re: CID: 25505527

cc:

☐ Urgent

☐ For Review

☐ Please Comment

☐ Please Reply

☐ Please Recycle

Comments:

CONFIDENTIALITY NOTICE: This facsimile transmission and any accompanying document(s) may contain confidential, legally privileged, or proprietary information. This information is intended for the sole use of the intended recipient(s) to which it is addressed. If you are not the intended recipient you are hereby notified that any dissemination, distribution, copying, or other use of, or taking of any action in reliance on this facsimile is strictly prohibited. If you are not the intended recipient and have received this communication in error, please immediately notify the sender and destroy the original message, attachments, and all copies thereof. Thank you.

-First Bank- 4/12/2018 8:53:13 AM PAGE 3/003 Fax Server

Fax Server 4/12/2018 7:39:01 AM PAGE 1/002 Fax Server

April 12, 2018

To: First Bank
Attn: Overdraft Customer Service Dept
Fax #: 1-314-592-6919

From: Vikas P.
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Reported SSN/ID : [REDACTED] 3592
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State of Issuance :
RTN : [REDACTED] 9428 Account: [REDACTED] 0962
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If no, please provide the correct reason for reporting _____

Is the above information accurate and should remain in ChexSystems? Yes ☒ No ☐

Reply ID: 16550863-302574



*First Bank
Research - Subpoena Department
Mailcode M1-199-042
P.O. Box 105
Hazelwood, MO 63042-0105*

January 17, 2019

Matthew P. Cook
Cook Law, LLC
2885 Sanford Ave. SW #42270
Grandville, MI 49418

Re: Subpoena: Rodney Foster vs. Exeter Finance, LLC

Dear Mr. Cook,

I am responding to the subpoena received by First Bank regarding the above referenced matter. Enclosed please find copies of the documents as requested in the subpoena. Also provided is a copy of the subpoena, a signed Business Affidavit and an invoice. Thank you for this opportunity to be of service to you.

Please contact me at 314-592-8577 if I can be of further assistance.

Sincerely,

A handwritten signature in cursive script that reads "Allen Novack".

Allen Novack
Research-Subpoena Department
First Bank

Request # 2019-00003

AO 88B (Rev. 02/14) Subpoena to Produce Documents, Information, or Objects or to Permit Inspection of Premises in a Civil Action

UNITED STATES DISTRICT COURT

DEC 14 2018

for the
Eastern District of Missouri



Rodney Foster

Plaintiff

v.

EXETER FINANCE, LLC

et al

Defendant

Civil Action No. 4:18-cv-01014 CDP

**SUBPOENA TO PRODUCE DOCUMENTS, INFORMATION, OR OBJECTS
OR TO PERMIT INSPECTION OF PREMISES IN A CIVIL ACTION**

To: First Bank: Attorney of Record Patrick Boyle, pjb@gunn-gunn.com
9901 Manchester, St. Louis, MO 63122

(Name of person to whom this subpoena is directed)

☒ **Production:** **YOU ARE COMMANDED** to produce at the time, date, and place set forth below the following documents, electronically stored information, or objects, and to permit inspection, copying, testing, or sampling of the material: see attachment

Place: TBD

Date and Time:

☐ **Inspection of Premises:** **YOU ARE COMMANDED** to permit entry onto the designated premises, land, or other property possessed or controlled by you at the time, date, and location set forth below, so that the requesting party may inspect, measure, survey, photograph, test, or sample the property or any designated object or operation on it.

Place:

Date and Time:

The following provisions of Fed. R. Civ. P. 45 are attached – Rule 45(c), relating to the place of compliance; Rule 45(d), relating to your protection as a person subject to a subpoena; and Rule 45(e) and (g), relating to your duty to respond to this subpoena and the potential consequences of not doing so.

Date: 12/10/2018

CLERK OF COURT

OR

Matt Cook #62815MO

Signature of Clerk or Deputy Clerk

Attorney's signature

The name, address, e-mail address, and telephone number of the attorney representing (name of party) Matt Cook,
Attorney for Plaintiff, Rodney Foster, who issues or requests this subpoena, are:
2885 Sanford Ave SW #42270, Grandville, MI 49418, Cookmp21@yahoo.com, 314 200 5536

Notice to the person who issues or requests this subpoena

If this subpoena commands the production of documents, electronically stored information, or tangible things or the inspection of premises before trial, a notice and a copy of the subpoena must be served on each party in this case before it is served on the person to whom it is directed. Fed. R. Civ. P. 45(a)(4).

ATTACHMENT

As you were aware of the lawsuit, as First Bank, was a named Defendant in the above caption. I need a business record affidavit (from your custodian of record) showing my complete file as it relates to:

all disputes, communications, AUD, ACDVs, electronic records, credit reporting, statements and your complete file for my disputes and continued reporting of credit furnisher First Bank to Chex Systems. This includes disputes from my client Rodney Foster and correspondence between First Bank and Chex Systems.

If you have any questions do not hesitate to contact me at 314 200 5536 or cookmp21@yahoo.com.

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF MO

Rodney Foster

vs.

Exeter Finance, LLC

Civil Action No. 4:18-cv-01014 CDP

SUBPOENA AFFIDAVIT

Before me, the undersigned authority, personally appeared **Allen Novack** who being by me duly sworn, deposed as follows: My name is **Allen Novack**. I am of sound mind, capable of making this affidavit, and personally acquainted with the facts herein stated. I am the custodian of records of **First Bank**. Attached hereto, are **8** pages of records from **First Bank**.

First Bank in the regular course of business keeps these **8** pages of records, and it was the regular course of business of **First Bank** for an employee or representative of **First Bank** with knowledge of the act, event, condition, opinion recorded to make the record or transmit information thereof to be included in such records; and the record was made at or near the time of the act, event, condition, or opinion. The records attached are the original or exact duplicates of the original.

Allen Novack

IN WITNESS WHEREOF, I HAVE HEREUNTO SUBSCRIBED MY NAME AND
AFFIXED MY OFFICIAL SEAL this 17th day of JANUARY, 2019.

KAY E. METZE
Notary Public - Notary Seal
STATE OF MISSOURI
Comm. Number 15635126
St. Louis County
My Commission Expires: Apr. 29, 2019

Kay E. Metz
Notary Public

Seal

Our Ref # 2019-00003

First Bank / P.O. Box 105 / Hazelwood, MO
63042-0105 / 314-592-8585 / Fax 314-592-
8556

First Bank
 Research - Subpoena Department
 Mailcode M1-199-042
 P.O. Box 548
 Hazelwood, MO 63042-0105

INVOICE

INVOICE NO: 2019-00003-1

DATE: January 17, 2019

DUE ON: February 7, 2019

TO: **Matthew P. Cook**
Cook Law, LLC
2885 Sanford Ave. SW #42270
Grandville, MI 49418

SUBPOENA : Rodney Foster vs. Exeter Finance, LLC
Civil Action No. 4:18-cv-01014 CDP

SUBPOENA PROCESSING CHARGE

<u>Quantity</u>	<u>Unit</u>	<u>Description</u>	<u>Unit Price</u>	<u>Amount</u>
8	Items	Photocopies of Records	\$0.25	\$2.00
0	Stmts	Photocopies of Statements	\$0.25	\$0.00
1.00	Hours	Research Work Performed	\$22.00	\$22.00
0	Miles	Travel	\$0.560	\$0.00

TOTAL CHARGE: **\$24.00**

CONTACT: Allen Novack
 Research - Subpoena Department
 Phone 314-592-8577
 Fax 314-592-8555

Payments Received			Status: Unpaid	
			Amount Paid: None	
Date:	Check #:	Amount:		
Date:	Check #:	Amount:		
Amount Outstanding:			\$24.00	

PLEASE INCLUDE INVOICE NUMBER 2019-00003-1
WHEN SUBMITTING PAYMENT.

SIGNATURE CARD

First Bank
3600 Namtiki Road
Granite City, IL 62040-
(618) 876-3800



ACCOUNT OWNER NAME & ADDRESS RODNEY J FOSTER 6920 WOODROW AVE, ST LOUIS, MO 63121		ACCOUNT NUMBER: [REDACTED] 0962 PRODUCT TYPE: 207 - Free Checking NUMBER OF SIGNATURES REQUIRED FOR WITHDRAWAL: ONE (1)																			
TYPE OF ACCOUNT <input checked="" type="checkbox"/> NEW <input type="checkbox"/> EXISTING	<input checked="" type="checkbox"/> PERSONAL <input type="checkbox"/> BUSINESS	<input checked="" type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS	<input type="checkbox"/> CERTIFICATE - TERM: _____ MATURITY DATE: _____ RATE: _____ % APY: _____ %																		
OWNERSHIP OF ACCOUNT - CONSUMER PURPOSE <input checked="" type="checkbox"/> INDIVIDUAL <input type="checkbox"/> JOINT - WITH SURVIVORSHIP (and not as tenants in common) <input type="checkbox"/> JOINT - TENANCY BY THE ENTIRETIES (husband & wife) TRUST - SEPARATE AGREEMENT: <input type="checkbox"/> REVOCABLE TRUST - DTD _____ <input type="checkbox"/> PAY ON DEATH <input type="checkbox"/> OTHER - _____ <input type="checkbox"/> REGISTRATION IN BENEFICIARY FORM - THIS ACCOUNT IS SUBJECT TO THE NONPROBATE TRANSFERS LAW OF THIS STATE.		HOME PHONE: (618) 227-9847 PRESENT EMPLOYER: DYNAMIC TRANSIT ADDRESS: ROCK RD GRANITE CITY IL 62040 PREVIOUS EMPLOYER: TNI-Tri national ADDRESS: 1-888-683-3350 DATE OF BIRTH: [REDACTED] 1976 TELEPHONE #: _____ LENGTH OF EMPLOY: _____ YR _____ MO TELEPHONE #: _____																			
TRANSFER ON DEATH TO: BENEFICIARIES / RELATIONSHIP TO OWNER 1. _____ 2. _____ 3. _____ WITNESS: _____		<input type="checkbox"/> CUSTODIAN ACCOUNT: _____ is designated (Name & relationship to owner) as custodian of this account. In the event of the death, disability, disqualification or resignation of the above named custodian, then _____ shall become (Name & relationship to owner) successor custodian.																			
OWNERSHIP OF ACCOUNT - BUSINESS PURPOSE <input type="checkbox"/> SOLE PROPRIETORSHIP <input type="checkbox"/> CORPORATION: <input type="checkbox"/> FOR PROFIT <input type="checkbox"/> NOT FOR PROFIT <input type="checkbox"/> _____ <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> LIMITED LIABILITY COMPANY		BUSINESS: COUNTY AND STATE OF ORGANIZATION: RESOLUTION DATE:																			
ALTERNATE MAILING ADDRESS _____ OWNER/AUTHORIZED SIGNER'S INITIALS: _____		PERSONAL REFERENCE (Name and address) _____																			
SIGNATURE(S) - THE UNDERSIGNED AGREE(S) TO THE TERMS STATED ON THE FACE OF THIS FORM. THE UNDERSIGNED ALSO ACKNOWLEDGE(S) RECEIPT OF A COPY OF AND AGREE(S) TO THE TERMS OF THE FOLLOWING DISCLOSURE(S): <input checked="" type="checkbox"/> Funds Availability Disclosure <input checked="" type="checkbox"/> Deposit Account Information <input checked="" type="checkbox"/> Privacy Policy Brochure <input checked="" type="checkbox"/> Electronic Funds Transfer Disclosure <input checked="" type="checkbox"/> Disclosure of Bank Charges <input type="checkbox"/> _____ <table border="0" style="width: 100%;"> <tr> <td style="width: 30%;">Signature(s)</td> <td style="width: 30%;">Primary ID Type/Number</td> <td style="width: 30%;">Secondary ID Type</td> </tr> <tr> <td>(1) [Signature]</td> <td>[REDACTED]</td> <td>[Signature]</td> </tr> <tr> <td>(2) _____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>(3) _____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>(4) _____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>(5) _____</td> <td>_____</td> <td>_____</td> </tr> </table> <input type="checkbox"/> AUTHORIZED SIGNER-- Individual Accts Only-- Name: _____ X (Signature) _____		Signature(s)	Primary ID Type/Number	Secondary ID Type	(1) [Signature]	[REDACTED]	[Signature]	(2) _____	_____	_____	(3) _____	_____	_____	(4) _____	_____	_____	(5) _____	_____	_____	BACKUP WITHHOLDING CERTIFICATIONS <input checked="" type="checkbox"/> U.S. PERSONS (INCLUDING A RESIDENT ALIEN) 1. TAXPAYER I.D. NUMBER - The Taxpayer Identification Number shown below (TIN) is my correct taxpayer identification number. 2. BACKUP WITHHOLDING - I am not subject to backup withholding either because I am exempt from backup withholding or I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding, and 3. I am a U.S. person (including a U.S. resident alien) <input type="checkbox"/> NONRESIDENT ALIENS - I am not a United States person, or if I am an individual, I am neither a citizen or a resident of the United States. SIGNATURE - I certify under penalties of perjury the statements checked in this section. TIN: [REDACTED] 3592 (Primary Owner) TIN: _____ X (Co-Owner)	
Signature(s)	Primary ID Type/Number	Secondary ID Type																			
(1) [Signature]	[REDACTED]	[Signature]																			
(2) _____	_____	_____																			
(3) _____	_____	_____																			
(4) _____	_____	_____																			
(5) _____	_____	_____																			

Fax Server

4/12/2018 7:39:01 AM PAGE 1/002 Fax Server

April 12, 2018

To: First Bank
Attn: Overdraft Customer Service Dept
Fax #: 1-314-592-6919

From: Vikas P.
Phone: 877-321-7676
Fax: (602) 659-2910
Reference CID#: 25505527

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HAZELWOOD, MO 63042
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If no, please provide the correct reason for reporting _____

Is the above information accurate and should remain in ChexSystems? Yes ☒ No ☐

CCC - Review Selection

FIS | CONTACT US | SITE GUIDE | LOG OUT



Data Contribution

eFunds Online

Add | Lookup

Help

IMPORTANT: Please do not use your browser Back or Refresh button.

Review, Change or Delete this Record

Last Updated By:	ChexSystems	Last Updated Date:	2018-04-17 09:52:07
------------------	-------------	--------------------	---------------------

View Account

View History

Return to Lookup

Change Record

Delete Record

Signer Navigator :

RODNEY J FOSTER

Account Information

Customer ID:

Acquirer ID:

Routing Transit #: 9428

Account Opened: 12/02/2010

Reporting ID:

Note: Reporting ID is a custom use field.

Account #:

XXXXXX0962

☐ Unmask it!

Account Type:

CHE-Checking

Closure Information

Date of Closure:	04/15/2014	Under Investigation:	Yes
Closure Status:	FP-PAID IN FULL	Investigation Resolved:	Yes
Closure Status Date:	02/19/2016	Disputed:	No
Voluntary Closure with no abuse or fraud?:	N	Settled in Full Amt:	\$0.00
Is this a purchased account?:	N	Date Sold:	
Closure Reason Code(s):	A-NON-SUFFICIENT FUNDS(NSF) ACTIVITY	Sold To (Entity Name):	
Charge-Off Information		Purchased On:	
Principal Charge-off Amount:	\$0.00	Purchased From (Entity Name):	
Account Fees :	\$0.00	Servicer Account Number:	
Total Charge-off Amount:	\$779.88	Account Reissued/Reopened:	No

Signer Information

RODNEY	J	FOSTER	
(Prefix) (First Name)	(Middle Name)	(Last Name)	(Suffix) (Generation)

SSN/ITIN#:

CCC - Review Selection

Page 2 of 2

SSN Discrepancy: XXX-XX-XXXX ☐ Unmask it!
 Method of Verification: No
 Alternative ID Type:
 Alternative ID #:
 Date Issued:
 Expiration date:
 Issued in:

Driver's License / State ID issued in:
 Driver's License / State ID Number:

Signer Role:
 Address 1: PO BOX 210237
 Address 2:
 City: SAINT LOUIS
 Postal Code: 63121

State / Prov.: MO-Missouri
 Country: US

Phone #'s: 417-521-3652 (Work)

Date of Birth: [REDACTED] 1976

Previous Address

Previous Address 1:

Previous Address 2:

City:

State / Prov.:

Postal Code:

Country:

CPRS Collection Information

	Principal Debt Amount:	\$0.00
CPRS Account:	No	
	Service Charges:	\$0.00
Date Debt Incurred:	02/03/2014	
	Interest Amount:	\$0.00
	Other Charges:	\$0.00
	Total Amount:	\$0.00

[Return to Lookup](#)
[Change Record](#)
[Delete Record](#)

CCC - View History

Page 1 of 1

[FIS](#) | [CONTACT US](#) | [SITE GUIDE](#) | [LOG OUT](#)

Data Contribution

[eFunds Online](#)[Add](#) | [Lookup](#)[Help](#)

IMPORTANT: Please do not use your browser Back or Refresh button.

View Account History

Only transactions that have occurred after January 18, 2004 will appear in Account History.

User ID	Date Modified	Transaction Type	Source	Change Made	Comments
ChexSystems	04/16/2014 10:29 PM	ADD	Batch		
BRENDA.LONG@FBOL.COM	02/22/2016 10:22 AM	CHANGE	Web	PIF/SIF	
ChexSystems	04/07/2018 11:21 AM	CHANGE	Web	UNDER INVESTIGATION	
ChexSystems	04/17/2018 09:52 AM	CHANGE	Web	INVESTIGATION RESOLVED	

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FIRST BANKS, INC.

FAX

To: VIKAS P.

Fax: 602-659-2910

Date: 04/12/18

Re: CID: 25505527

From: LAWANDA B.

Phone: 1-800-864-6504

Pages: 2

cc:

☐ Urgent

☐ For Review

☐ Please Comment

☐ Please Reply

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Comments:

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